

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

District of Massachusetts

Case No. 08-17260

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Adam Kayi
aka Abderraham Kayi
55 Gordon Street
Apartment 1
Allston, MA 02134

Social Security No.:

xxx-xx-3865

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/23/08

William C. Hillman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0101-1
Case: 08-17260

User: jregan
Form ID: b18

Page 1 of 2
Total Served: 81

Date Rcvd: Dec 23, 2008

The following entities were served by first class mail on Dec 25, 2008.

db +Adam Kayi, 55 Gordon Street, Apartment 1, Allston, MA 02134-2410
aty +Hal K. Levitte, Attorney Hal K. Levitte, Old City Hall, 45 School Street, 2nd Floor,
Boston, MA 02108-3206
tr +John Aquino, Anderson Aquino LLP, 240 Lewis Wharf, Boston, MA 02110-3927
smg +COMMONWEALTH OF MASSACHUSETTS, DIV OF UNEMPLOYMENT ASSISTANCE, ATTN BANKRUPTCY UNIT 5TH FLOOR,
19 STANFORD STREET, BOSTON, MA 02114-2502
smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, BOSTON, MA 02114-9564
smg +UNITED STATES ATTORNEY, ONE COURTHOUSE WAY, SUITE 9200, BOSTON, MA 02210-3013
smg US DEPARTMENT OF LABOR, EMPLOYEE BENEFITS, JFK FEDERAL BUILDING, ROOM 575,
BOSTON, MA 02203
ust +John Fitzgerald, Office of the US Trustee, 10 Causeway Street, Boston, MA 02222-1043
16691166 +Adam Kayi, 55 Gordon Street, Apt.: 1, Allston, MA 02134-2410
16691171 American Express*, General Counsels Office, Merrimack, FL 33025
16691175 +Bank Of America, 529 Main St, Boston, MA 02129-1104
16691176 +Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
16691177 Bank of America*, NC4-105-03-14, Greensboro, NC, 27420
16691179 +Bankfirst, 1509 W 41st St, Sioux Falls, SD 57105-6370
16691180 +Bankfirst*, 6100 S. Old Village Place, Sioux Falls, SD 57108-2104
16691181 +Boston Federal Savings, 17 New England Executive, Burlington, MA 01803-5223
16691183 Capital 1 Bank*, Attn: C/O TSYS Debt Management, Norcross, GA, 30091
16691186 +Chase Manhattan Mtg, 3415 Vision Dr, Columbus, OH 43219-6009
16691187 +Chase Manhattan Mtg*, 8333 Ridgepoint Dr, Irving, TX 75063-5812
16691188 +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
16691189 Citibank*, Attn: Citicorp Credit Services, Kansas City, MO, 64153
16691190 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
16691191 +Citizens Bank*, 480 Jefferson Blvd, Warwick, RI 02886-1359
16691192 +Countrywide Home Lending, 450 American St Credit Reporting S, Simi Valley, CA 93065-6285
16691193 Countrywide Home Lending*, Attn: Litigation Intake, MS;AC-11B, Calabasas, CA, 91302
16691195 +Fatima Kayi, 55 Gordon Street, Apt.: 1, Allston, MA 02134-2410
16691196 +Fidelity Bank, 100 E English St, Wichita, KS 67202-3759
16691197 +First Horizon Home Loa, 4000 Horizon Way, Irving, TX 75063-2260
16717305 +First Tennessee Bank NA, 6522 Chapman Hwy, Knoxville, TN 37920-6567
16691198 +Fleet Ntl Bk, 200 Exchange St, Malden, MA 02148-5514
16691199 +Fst Tn Bk Mp, Pob 132, Memphis, TN 38101-0132
16691209 HSBC Nv/GM Card*, Hsbc Card Svcs Attn: Bankruptcy, Carol Stream, IL, 60197
16691167 +Hal K. Levitte, Atty Hal K. Levitte, Old City Hall, 45 School Street, 2nd Floor,
Boston, MA 02108-3206
16691205 +Household Bank, 90 Christiana Rd, New Castle, DE 19720-3187
16691213 +Indymac Bank, 1 National City Pkwy, Kalamazoo, MI 49009-8003
16691215 JC Penney*, GE Money/Attn: Bankruptcy Dept, Alpharetta, GA, 30005
16691216 +Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600
16691169 Massachusetts DOR, Bankruptcy Unit, P.O. Box 55484, Boston, MA 02205
16691218 +Medical Fcu, 221 Longwood Ave, Boston, MA 02115-5804
16691219 Monogram Bank N America, 4060 Ogletown/stan De5-019-03-07, Newark, DE 19713
16691220 +Olympus Servicing Lp, 9600 Great Hills Trl, Austin, TX 78759-6387
16691221 +Option One Mortgage Co, 3 Ada Way, Irvine, CA 92618-2304
16691224 +S L M Financial Corp, 6000 Commerce Pkwy Ste A, Mount Laurel, NJ 08054-2226
16691225 +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
16691226 +Sallie Mae 3rd Pty Lsc*, 11100 USA Parkway, Fishers, IN 46037-9203
16691227 +Sallie Mae Servicing, 1002 Arthur Dr, Lynn Haven, FL 32444-1683
16691228 Sm Servicing/Sallie Mae*, Attn: Claims Dept, Wilkes Barre, PA, 18773
16691168 +U.S. Trustee's Office, O'Neill Federal Office Building, 10 Causeway Street, 11th Floor,
Boston, MA 02222-1001
16691229 +Unitd Nat Bk, Pob 1369, Somerset, NJ 08875-1369
16691232 Washington Mutual, Po Box 1093, Northridge, CA 91328
16691233 Washington Mutual / Provident*, Attn: Bankruptcy Dept, Greenville, SC, 29603
16691234 Washington Mutual*, Attn: Default Cash Processing, Jacksonville, FL, 32256
16691235 Webster Bank, First Federal Plaza, Waterbury, CT 06720
16691236 +Wfnbn/expstr, Po Box 330064, Northglenn, CO 80233-8064

The following entities were served by electronic transmission on Dec 24, 2008.

16691172 +EDI: AMEREXPR.COM Dec 24 2008 00:33:00 Amex, 4315 South 2700 We,
Salt Lake City, UT 84184-0001
16691173 +EDI: AMEREXPR.COM Dec 24 2008 00:33:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
16691174 +EDI: BANKAMER.COM Dec 24 2008 00:33:00 Bank Of America, 4161 Piedmont Pkwy,
Greensboro, NC 27410-8119
16691176 +EDI: BANKAMER2.COM Dec 24 2008 00:34:00 Bank Of America, Po Box 1598,
Norfolk, VA 23501-1598
16691178 +EDI: BANKAMER.COM Dec 24 2008 00:33:00 Bank of America*, PO Box 26012,
Greensboro, NC 27420-6012
16691182 +EDI: CAPITALONE.COM Dec 24 2008 00:33:00 Cap One Bk, Po Box 85520,
Richmond, VA 23285-5520
16691184 +EDI: CAPITALONE.COM Dec 24 2008 00:33:00 Capital 1 Bk, 11013 W Broad St,
Glen Allen, VA 23060-5937
16691185 +EDI: CHASE.COM Dec 24 2008 00:34:00 Chase, 800 Brooksedge Blvd,
Westerville, OH 43081-2822
16691188 +EDI: CITICORP.COM Dec 24 2008 00:33:00 Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
16691194 EDI: DISCOVER.COM Dec 24 2008 00:34:00 Discover Fin, Pob 15316, Wilmington, DE 19850
16691198 +EDI: BANKAMER2.COM Dec 24 2008 00:34:00 Fleet Ntl Bk, 200 Exchange St,
Malden, MA 02148-5514
16691200 +EDI: RMSC.COM Dec 24 2008 00:33:00 GEMB / HH Gregg*, PO Box 103104,
Roswell, GA 30076-9104

District/off: 0101-1
Case: 08-17260

User: jregan
Form ID: b18

Page 2 of 2
Total Served: 81

Date Rcvd: Dec 23, 2008

The following entities were served by electronic transmission (continued)

16691201	+EDI: RMSC.COM Dec 24 2008 00:33:00	Gemb/banana Rep, Po Box 981400, El Paso, TX 79998-1400
16691202	+EDI: RMSC.COM Dec 24 2008 00:33:00	Gemb/bst Buy, Po Box 981439, El Paso, TX 79998-1439
16691203	+EDI: RMSC.COM Dec 24 2008 00:33:00	Gemb/filenes, Po Box 981400, El Paso, TX 79998-1400
16691204	+EDI: RMSC.COM Dec 24 2008 00:33:00	Gemb/gap, Po Box 981400, El Paso, TX 79998-1400
16691207	+EDI: HFC.COM Dec 24 2008 00:33:00	HSBC / Best Buy*, PO Box 15522,
	Wilmington, DE 19850-5522	
16691206	+EDI: HFC.COM Dec 24 2008 00:33:00	Household Bank*, PO Box 15522,
	Wilmington, DE 19850-5522	
16691208	EDI: HFC.COM Dec 24 2008 00:33:00	Hsbc Nv, Po Box 19360, Salinas, CA 93901
16691210	+EDI: HFC.COM Dec 24 2008 00:33:00	Hsbc/bstby, Pob 15521, Wilmington, DE 19850-5521
16691211	+EDI: HFC.COM Dec 24 2008 00:33:00	Hsbc/rs, Pob 15521, Wilmington, DE 19850-5521
16691212	+EDI: HFC.COM Dec 24 2008 00:33:00	Hsbc/rs*, PO Box 15522, Wilmington, DE 19850-5522
16691170	EDI: IRS.COM Dec 24 2008 00:33:00	IRS, Insolvency Unit Stop 20800, 25 New Sudbury Street,
	P.O. Box 9112, Boston, MA 02203	
16691214	+EDI: RMSC.COM Dec 24 2008 00:33:00	Jc Penney, Po Box 981402, El Paso, TX 79998-1402
16691217	+EDI: TSYS2.COM Dec 24 2008 00:33:00	Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
16691221	+EDI: OPTONE.COM Dec 24 2008 00:33:00	Option One Mortgage Co, 3 Ada Way,
	Irvine, CA 92618-2304	
16691222	+EDI: PROVID.COM Dec 24 2008 00:33:00	Providian, 4940 Johnson Dr,
	Pleasanton, CA 94588-3308	
16691223	+EDI: PROVID.COM Dec 24 2008 00:33:00	Providian Financial, Po Box 9180,
	Pleasanton, CA 94566-9180	
16691230	+EDI: AFNIVZWIRE.COM Dec 24 2008 00:34:00	Vzw Ne, Po Box 1850 Attn Recovery Dept,
	Folsom, CA 95763-1850	
16691231	+EDI: PROVID.COM Dec 24 2008 00:33:00	Wash Mutual/providian, Po Box 9180,
	Pleasanton, CA 94566-9180	
16691237	+EDI: WFNNB.COM Dec 24 2008 00:34:00	Wfnnb/micro Electronic, Po Box 182273,
	Columbus, OH 43218-2273	

TOTAL: 31

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2008

Signature:

